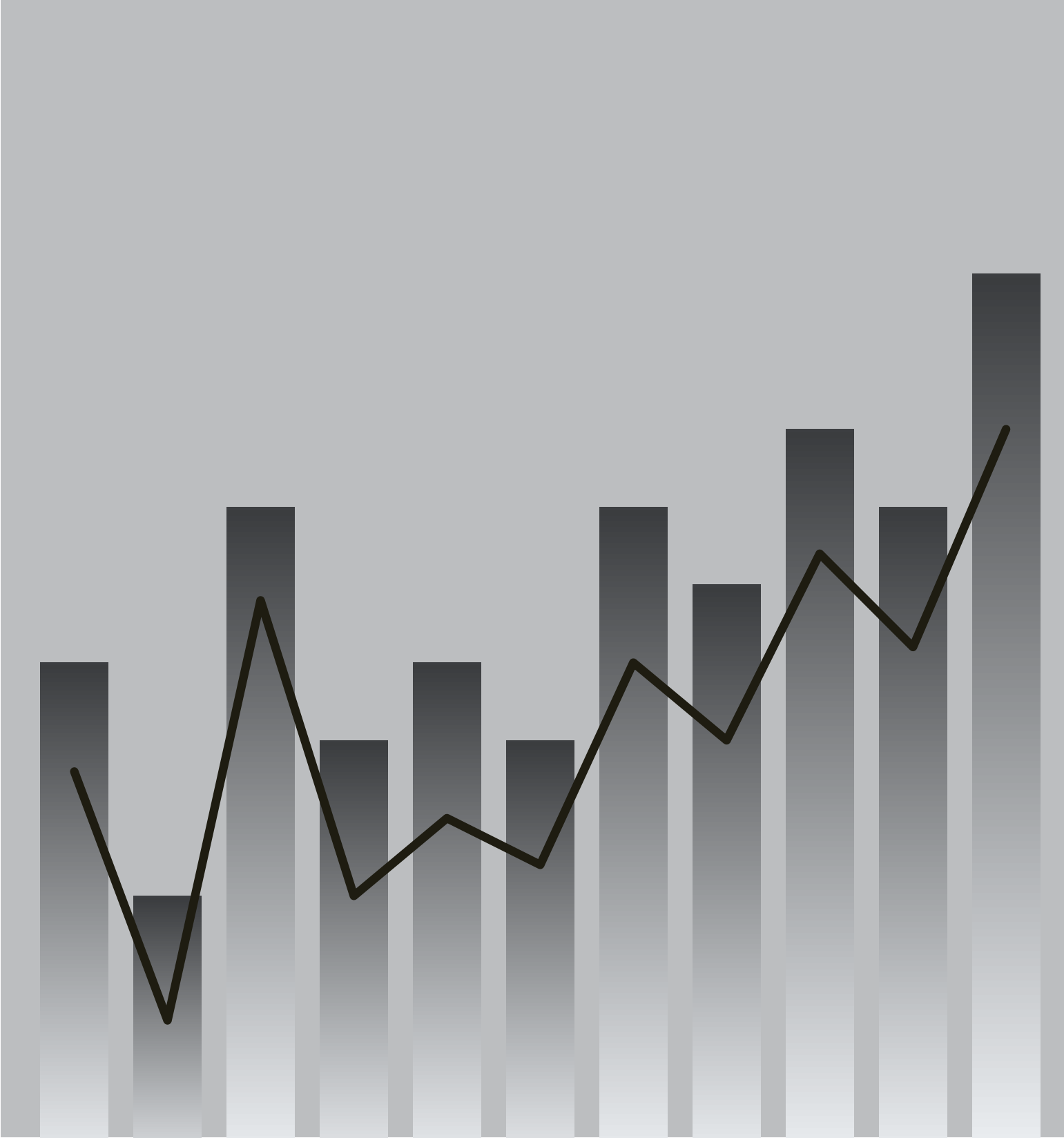


# New Jersey Credit Union Profile

Year-End 2018  
CUNA Economics & Statistics



# New Jersey Credit Union Profile

Year-End 2018

## Overview by Year

	U.S. CUs	New Jersey CUs
<b>Demographic Information</b>		
	<b>2018</b>	<b>2018</b>
Number of CUs	5,489	159
Assets per CU (\$ mil)	268.0	86.7
Median assets (\$ mil)	33.4	14.4
Total assets (\$ mil)	1,470,839	13,778
Total loans (\$ mil)	1,058,922	8,330
Total surplus funds (\$ mil)	350,554	4,936
Total savings (\$ mil)	1,234,750	11,708
Total memberships (thousands)	117,549	1,039
<b>Growth Rates (%)</b>		
Total assets	5.4	1.7
Total loans	8.9	5.1
Total surplus funds	-4.1	-3.4
Total savings	5.2	0.5
Total memberships	4.4	0.5
% CUs with increasing assets	63.4	45.9
<b>Earnings - Basis Pts.</b>		
Yield on total assets	380	349
Dividend/interest cost of assets	68	63
Net interest margin	311	286
Fee & other income	139	91
Operating expense	313	299
Loss Provisions	46	42
Net Income (ROA) with Stab Exp	91	36
Net Income (ROA) without Stab Exp	91	36
% CUs with positive ROA	88.2	79.2
<b>Capital Adequacy (%)</b>		
Net worth/assets	11.3	10.0
% CUs with NW > 7% of assets	98.5	96.2
<b>Asset Quality</b>		
Delinquencies (60+ day \$)/loans (%)	0.71	1.65
Net chargeoffs/average loans (%)	0.57	0.78
Total borrower-bankruptcies	173,214	1,478
Bankruptcies per CU	31.6	9.3
Bankruptcies per 1000 members	1.5	1.4
<b>Asset/Liability Management</b>		
Loans/savings	85.8	71.2
Loans/assets	72.0	60.5
Net Long-term assets/assets	33.1	34.7
Liquid assets/assets	11.4	14.5
Core deposits/shares & borrowings	50.0	61.4
<b>Productivity</b>		
Members/potential members (%)	3	5
Borrowers/members (%)	59	51
Members/FTE	386	418
Average shares/member (\$)	10,504	11,263
Average loan balance (\$)	15,347	15,681
Employees per million in assets	0.21	0.18
<b>Structure (%)</b>		
Fed CUs w/ single-sponsor	11.7	33.3
Fed CUs w/ community charter	18.0	13.2
Other Fed CUs	31.8	48.4
CUs state chartered	38.5	5.0

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

Year-End 2018

## Overview: State Trends

	U.S.	New Jersey Credit Unions						
Demographic Information	2018	2018	2017	2016	2015	2014	2013	2012
Number of CUs	5,489	159	164	171	180	187	196	201
Assets per CU (\$ mil)	268.0	86.7	82.6	78.6	71.1	66.9	63.6	62.3
Median assets (\$ mil)	33.4	14.4	13.3	12.8	10.8	10.4	9.9	9.2
Total assets (\$ mil)	1,470,839	13,778	13,541	13,434	12,797	12,502	12,465	12,518
Total loans (\$ mil)	1,058,922	8,330	7,927	7,588	7,001	6,703	6,531	6,296
Total surplus funds (\$ mil)	350,554	4,936	5,109	5,369	5,331	5,336	5,489	5,781
Total savings (\$ mil)	1,234,750	11,708	11,646	11,586	11,270	11,030	11,093	11,082
Total memberships (thousands)	117,549	1,039	1,034	1,024	1,036	1,046	1,061	1,066
<b>Growth Rates (%)</b>								
Total assets	5.4	1.7	0.8	5.0	2.4	0.3	-0.4	5.0
Total loans	8.9	5.1	4.5	8.4	4.4	2.6	3.7	0.0
Total surplus funds	-4.1	-3.4	-4.8	0.7	-0.1	-2.8	-5.0	10.9
Total savings	5.2	0.5	0.5	2.8	2.2	-0.6	0.1	5.4
Total memberships	4.4	0.5	1.0	-1.1	-1.0	-1.4	-0.4	0.9
% CUs with increasing assets	63.4	45.9	51.8	64.9	57.2	47.6	48.5	69.7
<b>Earnings - Basis Pts.</b>								
Yield on total assets	380	349	323	315	315	318	323	346
Dividend/interest cost of assets	68	63	48	46	47	46	51	67
Net interest margin	311	286	275	270	269	272	272	279
Fee & other income	139	91	84	89	89	86	94	93
Operating expense	313	299	298	299	304	294	300	302
Loss Provisions	46	42	58	39	32	31	34	44
Net Income (ROA) with Stab Exp	91	36	3	20	21	34	32	26
Net Income (ROA) without Stab Exp	91	36	3	20	21	34	37	33
% CUs with positive ROA	88.2	79.2	72.0	69.6	73.9	65.8	63.3	55.7
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.3	10.0	9.9	10.0	10.3	10.3	10.0	9.7
% CUs with NW > 7% of assets	98.5	96.2	93.9	95.3	96.1	94.1	95.4	96.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.71	1.65	1.73	1.74	1.83	1.90	1.99	2.38
Net chargeoffs/average loans (%)	0.57	0.78	0.71	0.58	0.60	0.60	0.71	0.70
Total borrower-bankruptcies	173,214	1,478	1,495	1,199	1,179	1,270	1,427	1,502
Bankruptcies per CU	31.6	9.3	9.1	7.0	6.6	6.8	7.3	7.5
Bankruptcies per 1000 members	1.5	1.4	1.4	1.2	1.1	1.2	1.3	1.4
<b>Asset/Liability Management</b>								
Loans/savings	85.8	71.2	68.1	65.5	62.1	60.8	58.9	56.8
Loans/assets	72.0	60.5	58.5	56.5	54.7	53.6	52.4	50.3
Net Long-term assets/assets	33.1	34.7	36.3	38.7	40.5	44.2	46.6	41.6
Liquid assets/assets	11.4	14.5	15.0	14.1	13.5	13.2	13.1	17.6
Core deposits/shares & borrowings	50.0	61.4	62.2	61.9	61.9	59.4	56.6	54.8
<b>Productivity</b>								
Members/potential members (%)	3	5	5	5	5	5	6	6
Borrowers/members (%)	59	51	52	52	50	48	46	42
Members/FTE	386	418	417	416	415	421	431	420
Average shares/member (\$)	10,504	11,263	11,257	11,315	10,881	10,543	10,451	10,400
Average loan balance (\$)	15,347	15,681	14,779	14,135	13,535	13,422	13,339	14,151
Employees per million in assets	0.21	0.18	0.18	0.18	0.19	0.20	0.20	0.20
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.7	33.3	34.1	34.5	33.9	33.7	33.2	33.3
Fed CUs w/ community charter	18.0	13.2	12.8	12.3	12.8	13.4	12.8	12.4
Other Fed CUs	31.8	48.4	46.3	45.6	44.4	44.4	44.4	44.8
CUs state chartered	38.5	5.0	6.7	7.6	8.9	8.6	9.7	9.5

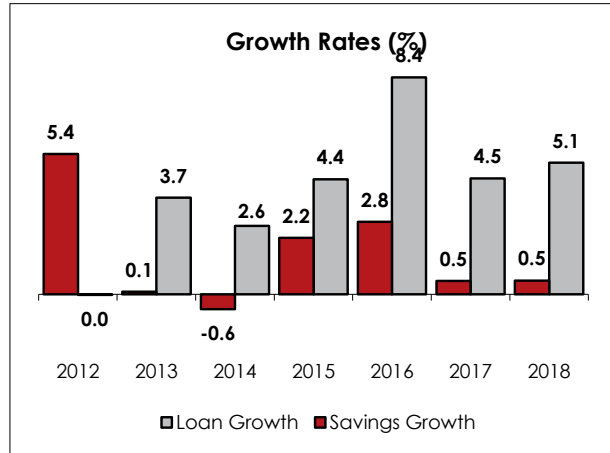
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

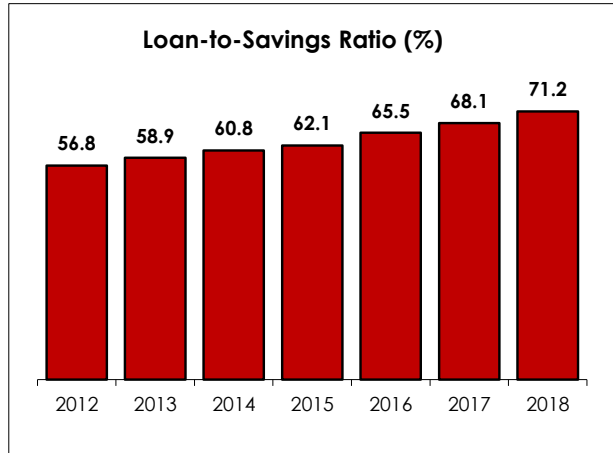
# New Jersey Credit Union Profile

Year-End 2018

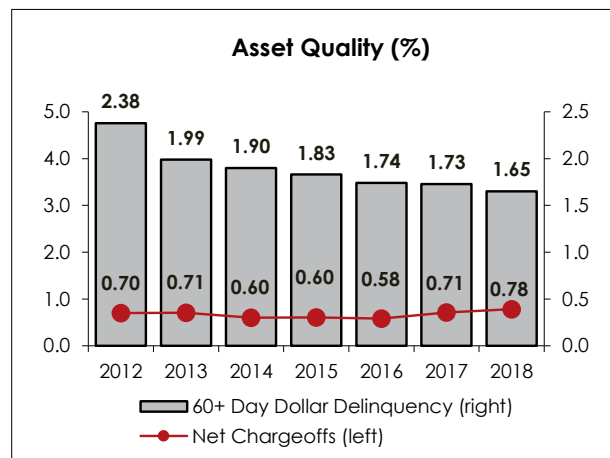
## Loan and Savings Growth Trends



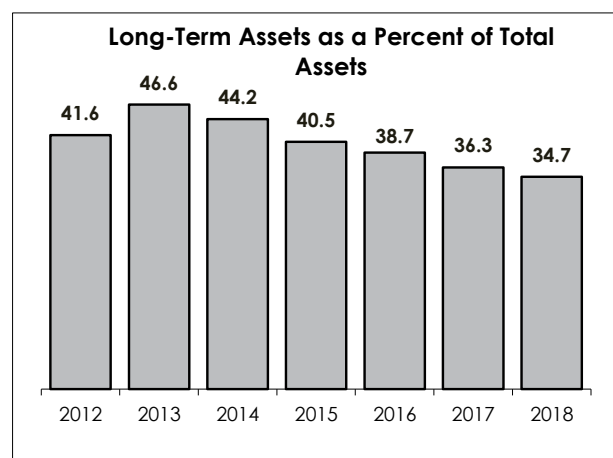
## Liquidity Trends



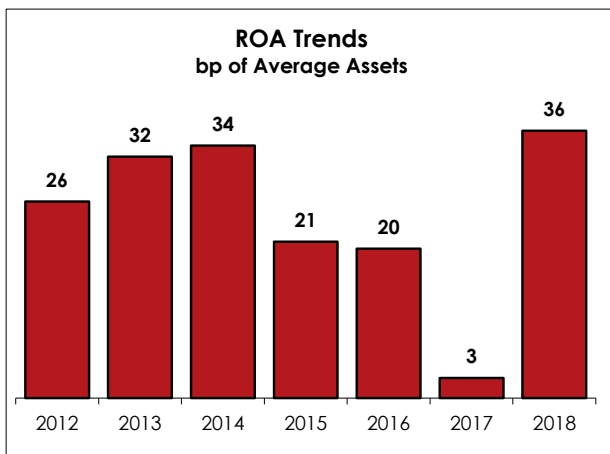
## Credit Risk Trends



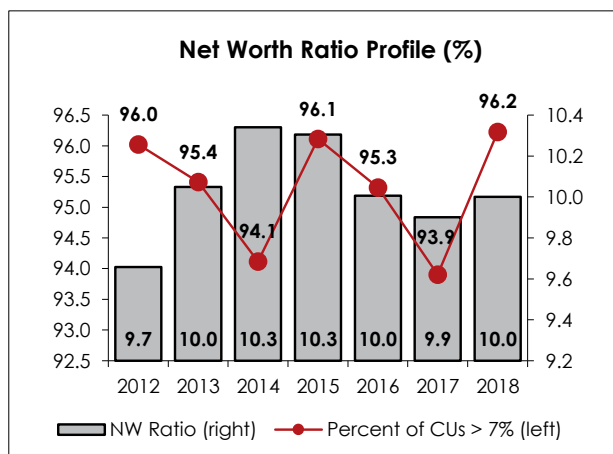
## Interest Rate Risk Trends



## Earnings Trends



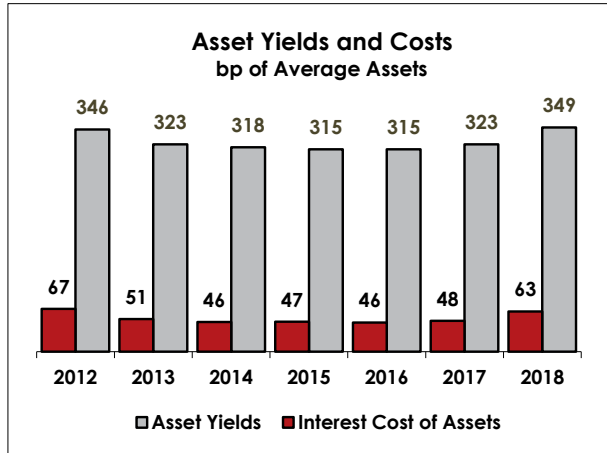
## Solvency Trends



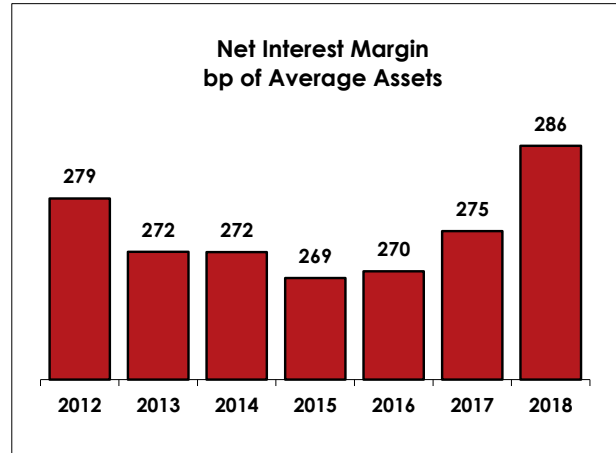
# New Jersey Credit Union Profile

Year-End 2018

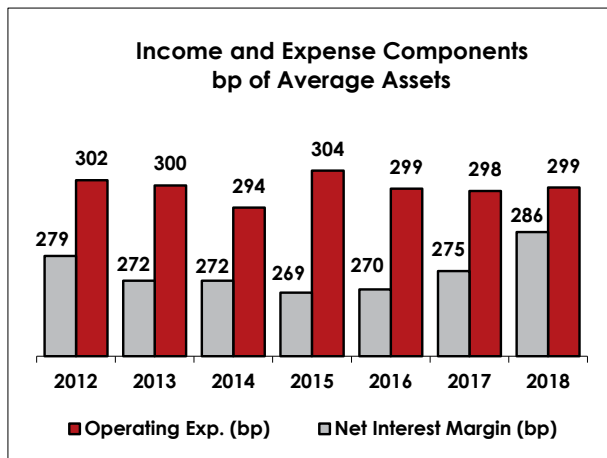
## Asset Yields and Funding Costs



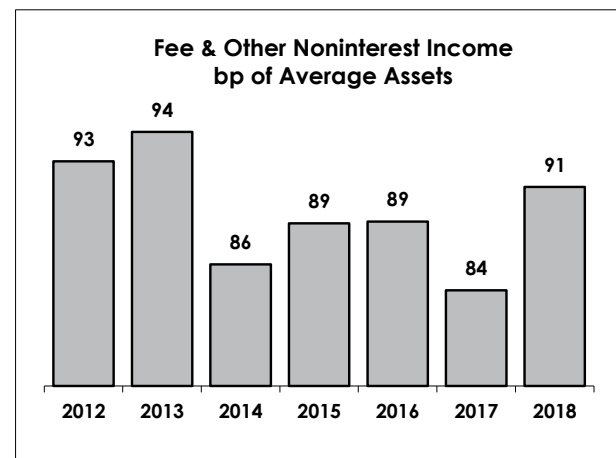
## Interest Margins



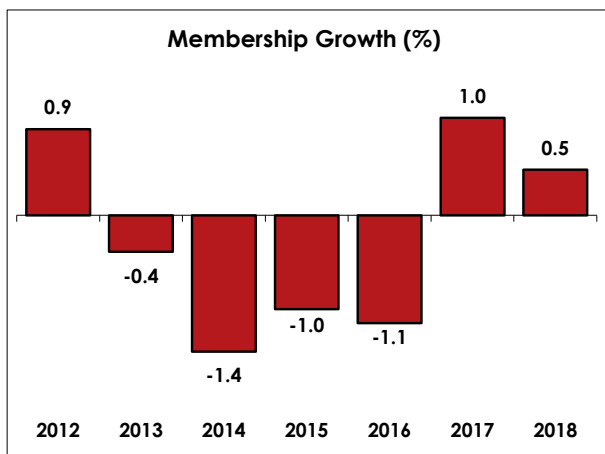
## Interest Margins & Overhead



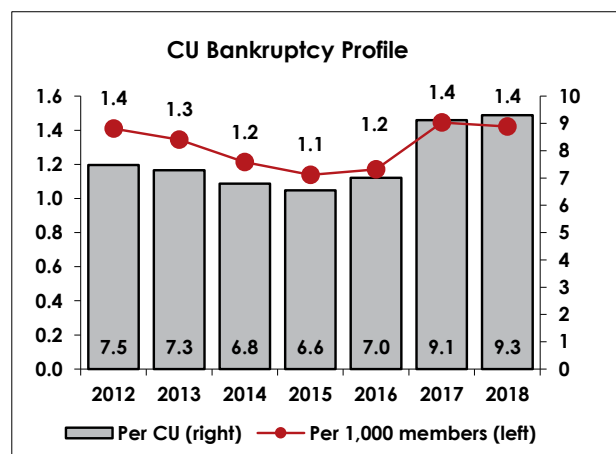
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



# New Jersey Credit Union Profile

Year-End 2018

## Overview: State Results by Asset Size

	New Jersey Credit Union Asset Groups - 2018							
	NJ	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	159	91	25	15	17	9		2
Assets per CU (\$ mil)	86.7	7.4	32.4	73.7	148.7	375.2		2,642.9
Median assets (\$ mil)	14.4	7.3	31.1	74.4	138.3	366.9		2,642.9
Total assets (\$ mil)	13,778	672	810	1,106	2,528	3,376		5,286
Total loans (\$ mil)	8,330	273	392	546	1,451	2,549		3,119
Total surplus funds (\$ mil)	4,936	388	407	510	952	718		1,961
Total savings (\$ mil)	11,708	561	712	987	2,268	2,969		4,210
Total memberships (thousands)	1,039	98	82	156	249	259		196
<b>Growth Rates (%)</b>								
Total assets	1.7	-0.5	-2.2	0.6	-2.1	1.5		7.1
Total loans	5.1	1.8	-3.2	-0.1	-0.5	4.7		13.2
Total surplus funds	-3.4	-2.0	-1.0	1.0	-4.8	-8.4		-1.1
Total savings	0.5	-1.2	-2.9	0.5	-2.1	1.3		4.7
Total memberships	0.5	-1.1	-2.7	3.9	-3.2	3.8		6.6
% CUs with increasing assets	45.9	47.3	32.0	53.3	41.2	66.7		50.0
<b>Earnings - Basis Pts.</b>								
Yield on total assets	349	402	353	366	356	401		301
Dividend/interest cost of assets	63	55	45	22	32	50		99
Net interest margin	286	346	308	345	323	352		201
Fee & other income	91	57	70	130	112	120		60
Operating expense	299	326	299	386	367	378		192
Loss Provisions	42	44	42	45	66	68		13
Net Income (ROA) with Stab Exp	36	33	36	43	3	26		57
Net Income (ROA) without Stab Exp	36	33	36	43	3	26		57
% CUs with positive ROA	79.2	78.0	80.0	93.3	70.6	77.8		100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.0	15.7	11.6	10.6	10.0	9.1		9.4
% CUs with NW > 7% of assets	96.2	98.9	96.0	93.3	88.2	88.9		100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	1.65	2.45	1.75	2.41	2.17	2.22		0.73
Net chargeoffs/average loans (%)	0.78	1.10	0.85	0.93	1.34	1.09		0.19
Total borrower-bankruptcies	1,478	56	85	322	360	457		198
Bankruptcies per CU	9.3	0.6	3.4	21.5	21.2	50.8		99.0
Bankruptcies per 1000 members	1.4	0.6	1.0	2.1	1.4	1.8		1.0
<b>Asset/Liability Management (%)</b>								
Loans/savings	71.2	48.6	55.0	55.3	64.0	85.8		74.1
Loans/assets	60.5	40.6	48.4	49.4	57.4	75.5		59.0
Net Long-term assets/assets	34.7	16.4	27.1	23.4	30.7	36.0		41.8
Liquid assets/assets	14.5	26.8	22.3	23.5	19.4	9.8		10.6
Core deposits/shares & borrowings	61.4	83.0	70.4	74.9	67.3	52.9		57.3
<b>Productivity</b>								
Members/potential members (%)	5	7	4	5	3	5		20
Borrowers/members (%)	51	40	42	41	59	56		52
Members/FTE	418	472	554	532	394	360		400
Average shares/member (\$)	11,263	5,714	8,693	6,342	9,104	11,480		21,484
Average loan balance (\$)	15,681	6,902	11,492	8,512	9,846	17,568		30,899
Employees per million in assets	0.18	0.31	0.18	0.26	0.25	0.21		0.09
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	33.3	49.5	20.0	6.7	5.9	0.0		50.0
Fed CUs w/ community charter	13.2	3.3	16.0	26.7	41.2	33.3		0.0
Other Fed CUs	48.4	44.0	48.0	66.7	52.9	55.6		50.0
CUs state chartered	5.0	3.3	16.0	0.0	0.0	11.1		0.0

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

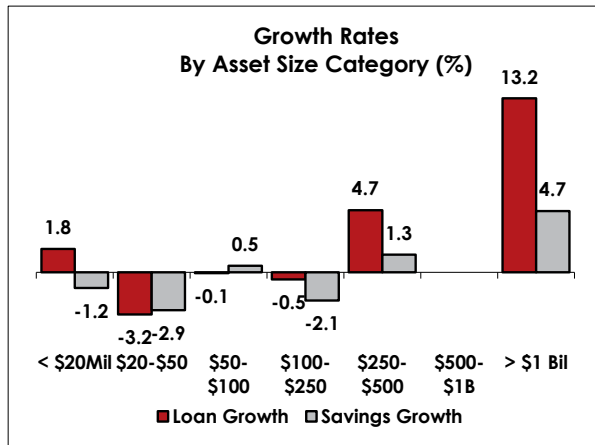
Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

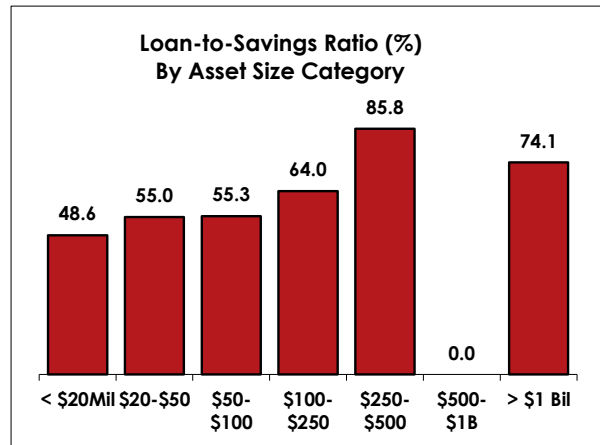
Year-End 2018

## Results By Asset Size

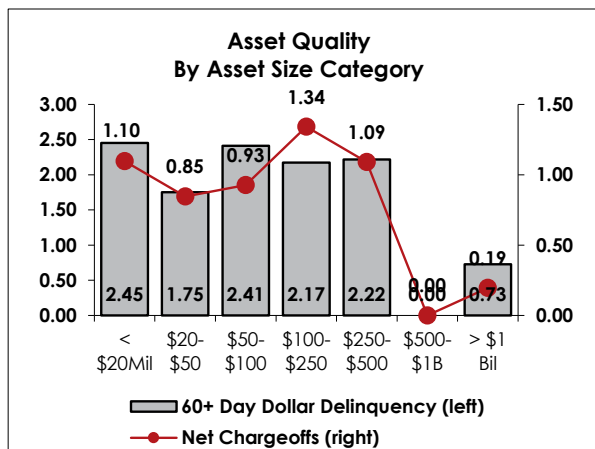
### Loan and Savings growth



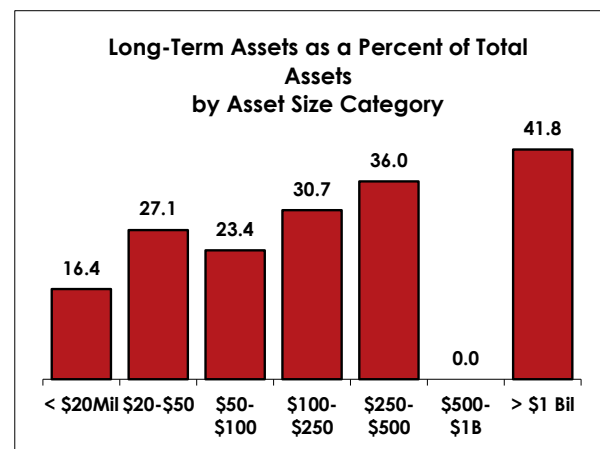
### Liquidity Risk Exposure



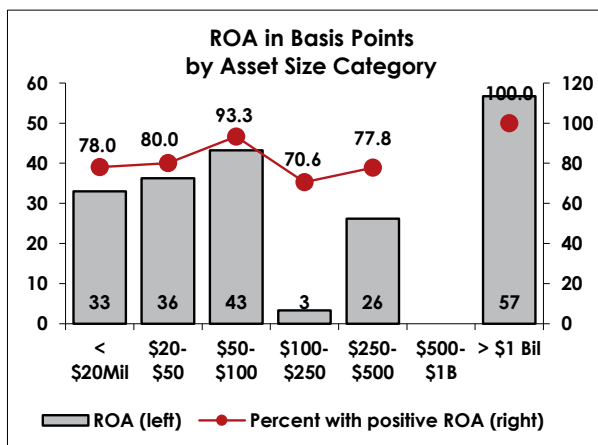
### Credit Risk Exposure



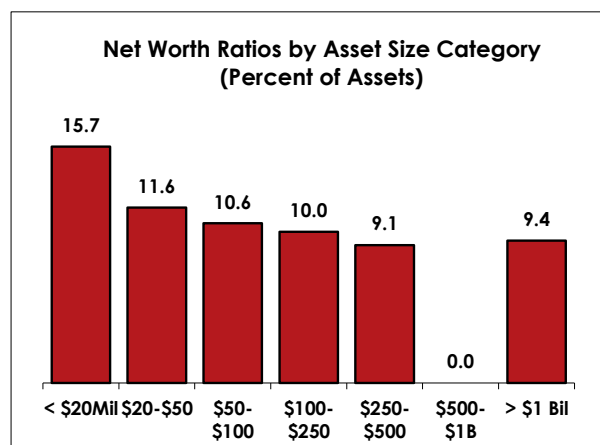
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
<b>Growth Rates (%)</b>								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
<b>Earnings - Basis Pts.</b>								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
<b>Capital Adequacy (%)</b>								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
<b>Asset/Liability Management</b>								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
<b>Productivity</b>								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.



# New Jersey Credit Union Profile

Year-End 2018

## Portfolio: State Trends

	U.S.		New Jersey Credit Unions					
	2018	2018	2017	2016	2015	2014	2013	2012
<b>Growth Rates</b>								
Credit cards	7.5%	-2.7%	-0.9%	1.7%	0.0%	0.1%	1.5%	-0.7%
Other unsecured loans	6.9%	2.9%	6.1%	1.8%	-2.5%	3.1%	-2.7%	3.5%
New automobile	11.7%	5.6%	-0.1%	6.3%	23.1%	13.0%	-20.3%	-7.9%
Used automobile	9.1%	16.3%	10.2%	11.5%	5.9%	10.6%	26.3%	3.7%
First mortgage	9.2%	6.2%	6.8%	8.5%	6.3%	1.2%	5.8%	-0.1%
HEL & 2nd Mtg	7.0%	1.0%	5.6%	2.1%	-3.2%	-4.8%	-8.3%	-7.1%
Commercial loans*	12.0%	-1.3%	-11.9%	9.3%	9.0%	12.5%	12.7%	14.3%
Share drafts	12.7%	1.6%	4.1%	7.0%	7.4%	4.1%	2.2%	13.1%
Certificates	12.2%	-0.4%	2.6%	-2.7%	-5.4%	-4.0%	-9.5%	-5.1%
IRAs	-0.1%	-3.8%	-2.6%	-1.1%	-1.1%	-3.8%	-2.4%	1.9%
Money market shares	0.9%	-7.3%	-3.1%	0.6%	-2.4%	-6.7%	1.4%	4.7%
Regular shares	2.0%	0.1%	0.6%	4.9%	6.2%	4.5%	3.5%	9.0%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.9%	4.2%	4.5%	4.7%	5.0%	5.3%	5.4%	5.5%
Other unsecured loans/total loans	4.1%	6.6%	6.8%	6.7%	7.1%	7.6%	7.6%	8.1%
New automobile/total loans	14.1%	4.6%	4.6%	4.8%	4.9%	4.1%	3.7%	4.9%
Used automobile/total loans	20.9%	14.0%	12.7%	12.0%	11.7%	11.5%	10.7%	8.8%
First mortgage/total loans	40.8%	45.6%	45.1%	44.1%	44.1%	43.3%	43.9%	43.1%
HEL & 2nd Mtg/total loans	8.4%	15.7%	16.3%	16.2%	17.2%	18.5%	20.0%	22.6%
Commercial loans/total loans	6.9%	7.1%	7.5%	8.9%	8.8%	8.5%	7.7%	7.1%
Share drafts/total savings	15.6%	16.1%	15.9%	15.4%	14.8%	14.0%	13.4%	13.2%
Certificates/total savings	19.5%	13.6%	13.7%	13.5%	14.2%	15.3%	15.9%	17.6%
IRAs/total savings	6.3%	7.7%	8.1%	8.3%	8.7%	9.0%	9.3%	9.5%
Money market shares/total savings	21.4%	10.7%	11.6%	12.1%	12.3%	12.9%	13.7%	13.6%
Regular shares/total savings	35.3%	48.6%	48.8%	48.7%	47.8%	46.0%	43.7%	42.3%
<b>Percent of CUs Offering</b>								
Credit cards	61.9%	45.3%	44.5%	42.1%	40.6%	39.0%	35.7%	33.3%
Other unsecured loans	99.4%	99.4%	99.4%	95.9%	95.6%	94.7%	95.4%	94.5%
New automobile	95.7%	88.1%	87.8%	88.3%	88.3%	86.1%	85.2%	86.1%
Used automobile	97.0%	88.7%	84.8%	86.5%	85.6%	85.0%	83.7%	83.1%
First mortgage	69.0%	50.3%	48.2%	50.3%	49.4%	49.2%	46.4%	46.3%
HEL & 2nd Mtg	69.8%	60.4%	59.8%	60.2%	57.8%	56.7%	56.1%	56.2%
Commercial loans	34.6%	25.2%	24.4%	24.0%	22.2%	20.9%	20.9%	19.9%
Share drafts	80.4%	62.3%	61.0%	60.2%	60.0%	59.4%	57.7%	56.7%
Certificates	81.7%	64.2%	64.0%	64.3%	63.3%	62.0%	60.7%	59.7%
IRAs	68.7%	52.2%	50.6%	53.2%	50.0%	48.7%	47.4%	47.3%
Money market shares	52.2%	35.2%	34.8%	35.1%	33.3%	31.6%	31.1%	30.3%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	14.0%	14.6%	15.5%	14.6%	13.9%	14.4%	14.5%
Other unsecured loans	12.0%	13.3%	13.4%	13.2%	13.1%	12.8%	13.8%	12.2%
New automobile	6.2%	2.0%	2.1%	2.2%	2.1%	1.9%	1.8%	2.3%
Used automobile	15.0%	9.1%	8.9%	8.9%	8.7%	8.6%	7.5%	5.6%
First mortgage	2.5%	2.0%	2.1%	2.1%	1.9%	1.7%	1.7%	1.5%
HEL & 2nd Mtg	2.1%	2.8%	2.9%	2.9%	2.9%	2.9%	3.0%	3.2%
Commercial loans	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	58.3%	46.4%	46.6%	44.0%	45.1%	44.3%	43.7%	44.6%
Certificates	7.8%	6.9%	7.3%	7.7%	8.1%	8.6%	9.3%	10.4%
IRAs	4.1%	3.9%	4.4%	4.3%	4.4%	4.6%	4.9%	5.1%
Money market shares	6.9%	3.4%	3.8%	4.0%	4.2%	4.5%	4.8%	5.1%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.  
Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

Year-End 2018

## Portfolio Detail: State Results by Asset Size

	New Jersey Credit Union Asset Groups - 2018							
	NJ	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	-2.7%	-2.6%	0.6%	-3.8%	-6.2%	1.7%		-3.0%
Other unsecured loans	2.9%	-1.4%	-8.7%	-4.6%	7.0%	0.8%		38.5%
New automobile	5.6%	9.3%	1.5%	20.0%	29.0%	-26.8%		74.0%
Used automobile	16.3%	11.4%	-9.2%	6.6%	3.4%	19.9%		49.0%
First mortgage	6.2%	1.4%	0.1%	-1.3%	0.7%	5.3%		9.8%
HEL & 2nd Mtg	1.0%	-7.1%	-1.9%	-4.9%	-2.5%	7.2%		5.1%
Commercial loans*	-1.3%	-37.9%	-0.2%	-8.2%	-15.5%	-4.1%		13.8%
Share drafts	1.6%	4.6%	2.0%	2.2%	2.2%	0.7%		3.2%
Certificates	-0.4%	-4.2%	-7.9%	-9.1%	-7.9%	13.4%		-1.6%
IRAs	-3.8%	-7.5%	-6.7%	-3.1%	-6.5%	2.2%		-3.3%
Money market shares	-7.3%	-14.9%	-5.5%	-6.0%	-11.8%	-10.1%		19.9%
Regular shares	0.1%	-0.7%	-1.3%	3.0%	2.4%	2.8%		-1.4%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	4.2%	2.2%	4.1%	7.9%	3.7%	3.7%		4.2%
Other unsecured loans/total loans	6.6%	39.8%	11.9%	12.0%	10.7%	4.4%		2.0%
New automobile/total loans	4.6%	13.3%	8.4%	6.4%	6.1%	4.2%		2.6%
Used automobile/total loans	14.0%	17.9%	15.4%	17.0%	15.1%	19.6%		7.9%
First mortgage/total loans	45.6%	12.6%	31.3%	28.7%	31.6%	41.4%		63.1%
HEL & 2nd Mtg/total loans	15.7%	9.1%	23.4%	19.8%	22.6%	21.9%		6.3%
Commercial loans/total loans	7.1%	1.2%	1.6%	2.8%	8.2%	5.8%		9.5%
Share drafts/total savings	16.1%	5.4%	11.2%	16.4%	16.5%	19.8%		15.4%
Certificates/total savings	13.6%	9.5%	15.4%	9.7%	14.3%	19.6%		10.1%
IRAs/total savings	7.7%	1.8%	5.5%	5.3%	5.6%	5.4%		12.3%
Money market shares/total savings	10.7%	2.7%	7.0%	9.4%	11.8%	19.0%		6.2%
Regular shares/total savings	48.6%	77.7%	59.2%	58.5%	50.8%	34.2%		49.5%
<b>Percent of CUs Offering</b>								
Credit cards	45.3%	16.5%	68.0%	93.3%	88.2%	100.0%		100.0%
Other unsecured loans	99.4%	98.9%	100.0%	100.0%	100.0%	100.0%		100.0%
New automobile	88.1%	79.1%	100.0%	100.0%	100.0%	100.0%		100.0%
Used automobile	88.7%	80.2%	100.0%	100.0%	100.0%	100.0%		100.0%
First mortgage	50.3%	23.1%	68.0%	93.3%	100.0%	100.0%		100.0%
HEL & 2nd Mtg	60.4%	31.9%	96.0%	100.0%	100.0%	100.0%		100.0%
Commercial loans	25.2%	7.7%	24.0%	33.3%	70.6%	100.0%		50.0%
Share drafts	62.3%	35.2%	96.0%	100.0%	100.0%	100.0%		100.0%
Certificates	64.2%	41.8%	92.0%	100.0%	94.1%	100.0%		50.0%
IRAs	52.2%	27.5%	68.0%	93.3%	94.1%	100.0%		100.0%
Money market shares	35.2%	9.9%	44.0%	80.0%	82.4%	100.0%		50.0%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	14.0%	13.3%	11.5%	12.7%	10.4%	13.8%		20.2%
Other unsecured loans	13.3%	27.0%	14.3%	11.8%	14.8%	11.9%		7.0%
New automobile	2.0%	2.3%	2.2%	1.2%	2.2%	2.3%		1.7%
Used automobile	9.1%	5.2%	7.2%	5.6%	8.5%	14.3%		8.1%
First mortgage	2.0%	1.6%	1.5%	0.9%	1.1%	2.4%		3.9%
HEL & 2nd Mtg	2.8%	1.0%	2.6%	1.6%	3.0%	4.2%		2.4%
Commercial loans	0.2%	0.3%	0.1%	0.2%	0.2%	0.3%		0.2%
Share drafts	46.4%	28.0%	40.3%	36.9%	43.0%	50.1%		60.7%
Certificates	6.9%	6.0%	6.1%	3.2%	5.8%	8.0%		10.6%
IRAs	3.9%	2.5%	3.8%	2.1%	3.5%	4.2%		5.4%
Money market shares	3.4%	3.4%	3.2%	1.9%	3.0%	4.4%		3.7%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

Year-End 2018

## Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018							
Growth Rates	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%	
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%	
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%	
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%	
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%	
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%	
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%	
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%	
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%	
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%	
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%	
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%	
<b>Portfolio \$ Distribution</b>									
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%	
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%	
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%	
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%	
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%	
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%	
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%	
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%	
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%	
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%	
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%	
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%	
<b>Percent of CUs Offering</b>									
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%	
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%	
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%	
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%	
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%	
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%	
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%	
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%	
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%	
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%	
<b>Number of Loans as a Percent of Members in Offering CUs</b>									
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%	
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%	
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%	
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%	
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%	
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%	
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%	
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%	
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%	
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	8.0%	

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

Year-End 2018

## New Jersey CU Profile - Quarterly Trends

	U.S.	New Jersey Credit Unions				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
<b>Demographic Information</b>						
Number CUs	5,488	159	160	160	162	164
<b>Growth Rates (Quarterly % Change)</b>						
Total loans	1.9	0.5	1.1	2.4	1.8	1.2
Credit cards	4.3	2.1	1.2	-0.3	-5.1	3.0
Other unsecured loans	3.4	2.3	1.7	0.3	-0.8	1.8
New automobile	2.4	1.8	2.0	1.9	0.9	-0.2
Used automobile	0.7	1.3	3.8	6.2	5.5	4.1
First mortgage	1.7	0.5	1.0	1.9	2.9	1.7
HEL & 2nd Mtg	2.6	1.3	1.1	1.0	-1.1	1.5
Commercial loans*	3.5	-0.4	-2.0	-0.2	3.5	-1.4
Total savings	1.1	0.7	-1.4	-0.8	2.9	-0.2
Share drafts	8.1	1.9	-4.1	-2.6	7.2	3.2
Certificates	5.0	4.4	-0.5	-1.6	-1.5	-0.1
IRAs	-0.1	-1.7	-0.4	-1.6	0.7	-1.6
Money market shares	0.4	0.6	-2.6	-3.0	-0.2	-0.9
Regular shares	-3.0	-0.9	-2.4	-0.1	4.1	-1.0
Total memberships	0.9	0.4	-0.5	1.4	0.3	0.0
<b>Earnings (Basis Points)</b>						
Yield on total assets	396	366	355	341	334	335
Dividend/interest cost of assets	82	75	66	57	52	51
Fee & other income	137	88	101	87	87	91
Operating expense	323	302	299	297	300	308
Loss Provisions	49	51	41	41	35	73
Net Income (ROA)	78	27	50	32	34	-6
% CUs with positive ROA	88	79	78	75	75	72
<b>Capital Adequacy (%)</b>						
Net worth/assets	11.3	10.0	9.9	9.7	9.7	9.9
% CUs with NW > 7% of assets	98.5	96.2	96.3	93.1	92.6	93.9
<b>Asset Quality (%)</b>						
Loan delinquency rate - Total loans	0.71	1.65	1.72	1.51	1.42	1.73
Total Consumer	0.88	2.58	2.72	2.27	2.06	2.49
Credit Cards	1.35	1.98	1.79	1.76	1.74	1.87
All Other Consumer	0.81	2.66	2.83	2.32	2.10	2.57
Total Mortgages	0.54	1.06	1.08	1.03	1.02	1.25
First Mortgages	0.55	0.90	0.94	0.89	0.86	1.14
All Other Mortgages	0.52	1.52	1.49	1.45	1.50	1.56
Total Commercial Loans	0.75	4.83	5.94	4.32	3.04	4.40
Commercial Ag Loans	1.29	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.72	4.87	5.99	4.35	3.06	4.43
Net chargeoffs/average loans	0.61	0.97	0.84	0.64	0.68	0.71
Total Consumer	1.17	2.44	2.12	1.43	1.64	1.61
Credit Cards	2.99	2.47	2.58	2.76	2.34	2.87
All Other Consumer	0.94	2.44	2.07	1.27	1.56	1.45
Total Mortgages	0.02	0.03	0.02	0.14	0.08	0.14
First Mortgages	0.02	0.05	0.06	0.05	0.08	0.05
All Other Mortgages	0.03	-0.01	-0.07	0.40	0.11	0.41
Total Commercial Loans	1.39	5.87	3.95	1.82	1.45	5.02
Commercial Ag Loans	0.01	0.01	-16.78	18.24	0.00	0.00
All Other Commercial Loans	1.46	5.92	4.11	1.71	1.46	5.05
<b>Asset/Liability Management</b>						
Loans/savings	85.5	71.1	71.2	69.5	67.3	68.1

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# New Jersey Credit Union Profile

Year-End 2018

## Bank Comparisons

Demographic Information	NJ Credit Unions				NJ Banks			
	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	159	164	171	165	75	85	86	82
Assets per Institution (\$ mil)	87	83	79	83	2,149	1,748	1,611	1,836
Total assets (\$ mil)	13,778	13,541	13,434	13,584	161,196	148,567	138,567	149,444
Total loans (\$ mil)	8,330	7,927	7,588	7,949	121,736	109,493	101,321	110,850
Total surplus funds (\$ mil)	4,936	5,109	5,369	5,138	30,371	31,225	29,369	30,321
Total savings (\$ mil)	11,708	11,646	11,586	11,647	122,394	114,052	105,970	114,138
Avg number of branches (1)	2	2	2	2	18	16	16	16
<b>12 Month Growth Rates (%)</b>								
Total assets	1.7	0.8	5.0	2.5	12.5	7.3	10.9	10.2
Total loans	5.1	4.5	8.4	6.0	15.2	8.2	12.3	11.9
Real estate loans	4.8	6.5	6.7	6.0	13.5	8.2	12.6	11.4
Commercial loans*	-1.3	-11.9	9.3	-1.3	28.5	3.3	7.9	13.2
Total consumer	7.2	5.2	11.6	8.0	18.9	16.7	10.4	15.3
Consumer credit card	-2.7	-0.9	1.7	-0.6	17.9	11.9	-3.0	8.9
Other consumer	8.8	6.3	13.6	9.6	18.9	16.7	10.5	15.4
Total surplus funds	-3.4	-4.8	0.7	-2.5	0.5	6.4	7.1	4.7
Total savings	0.5	0.5	2.8	1.3	11.0	7.8	12.0	10.3
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	349	323	315	329	387	355	344	362
Dividend/Interest cost of assets	63	48	46	52	91	68	62	74
Net Interest Margin	286	275	270	277	296	287	282	288
Fee and other income (2)	91	84	89	88	75	76	75	75
Operating expense	299	298	299	299	263	283	265	270
Loss provisions	42	58	39	46	11	9	10	10
Net income	36	3	20	19	97	71	82	83
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.0	9.9	10.0	10.0	11.8	11.6	11.7	11.7
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	1.65	1.73	1.74	1.71	0.61	0.69	0.76	0.69
Real estate loans	1.06	1.25	1.25	1.19	0.51	0.63	0.71	0.62
Consumer loans	4.83	4.40	3.50	4.24	1.88	1.70	1.62	1.74
Total consumer	2.08	2.03	2.20	2.10	0.12	0.10	0.10	0.10
Consumer credit card	1.98	1.87	1.70	1.85	0.23	0.13	0.21	0.19
Other consumer	2.10	2.05	2.29	2.15	0.12	0.10	0.10	0.10
Net chargeoffs/avg loans	0.78	0.71	0.58	0.69	0.07	0.07	0.11	0.08
Real estate loans	0.07	0.13	0.16	0.12	0.02	0.04	0.04	0.03
Commercial loans	1.48	1.18	0.44	1.03	0.54	0.24	0.79	0.52
Total consumer	2.03	1.71	1.45	1.73	0.49	0.61	0.27	0.46
Consumer credit card	2.46	2.22	1.93	2.20	0.23	1.00	1.46	0.90
Other consumer	1.97	1.62	1.36	1.65	0.49	0.61	0.26	0.46
<b>Asset Liability Management (%)</b>								
Loans/savings	71.2	68.1	65.5	68.2	99.5	96.0	95.6	97.0
Loans/assets	60.5	58.5	56.5	58.5	74.8	73.0	72.4	73.4
Core deposits/total deposits	64.7	64.7	64.1	64.5	44.5	46.6	46.3	45.8
<b>Productivity</b>								
Employees per million assets	0.18	0.18	0.18	0.18	0.12	0.12	0.13	0.12

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

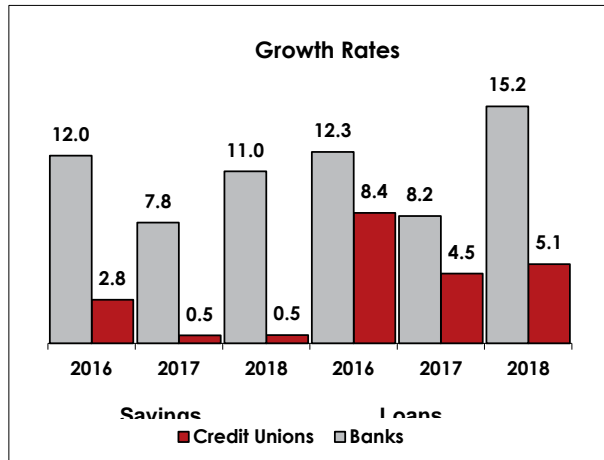
Source: FDIC, NCUA and CUNA E&S

# New Jersey Credit Union Profile

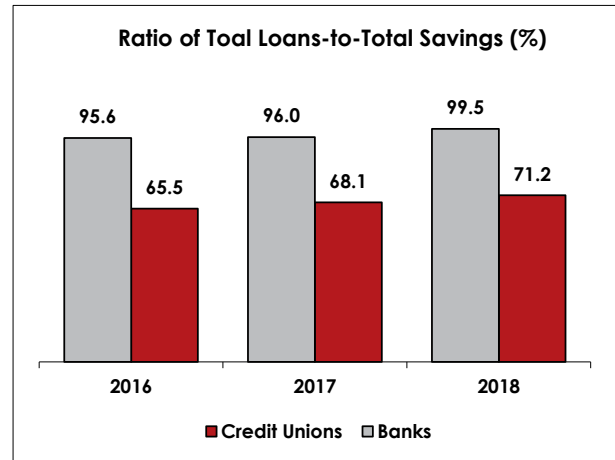
Year-End 2018

## Credit Union and Bank Comparisons

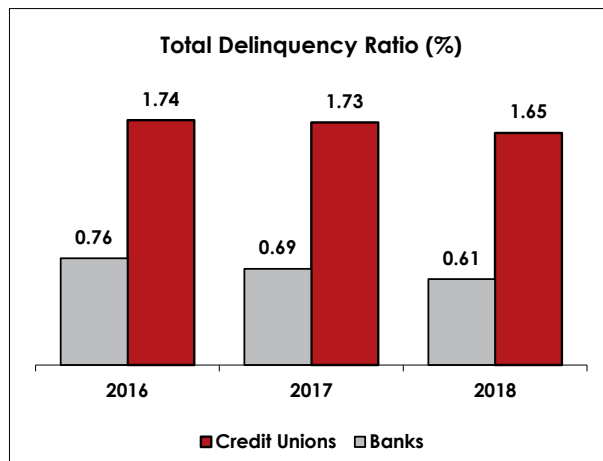
### Loan and Savings Growth Trends



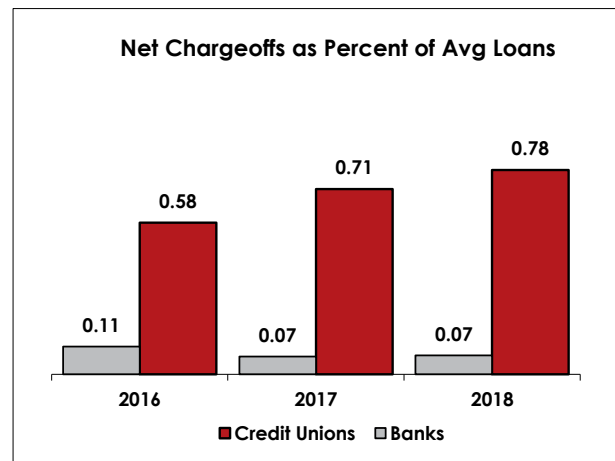
### Liquidity Risk Trends



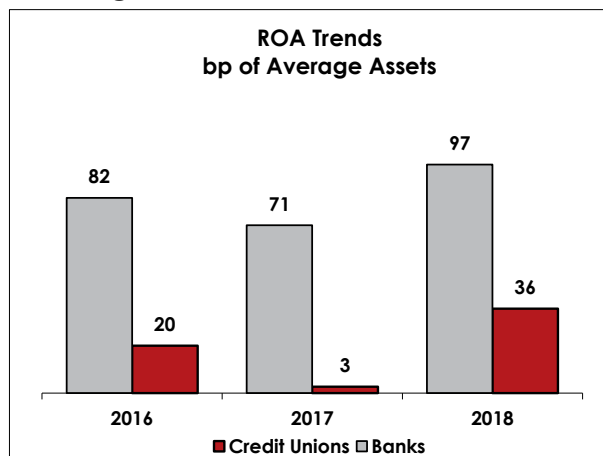
### Credit Risk Trends



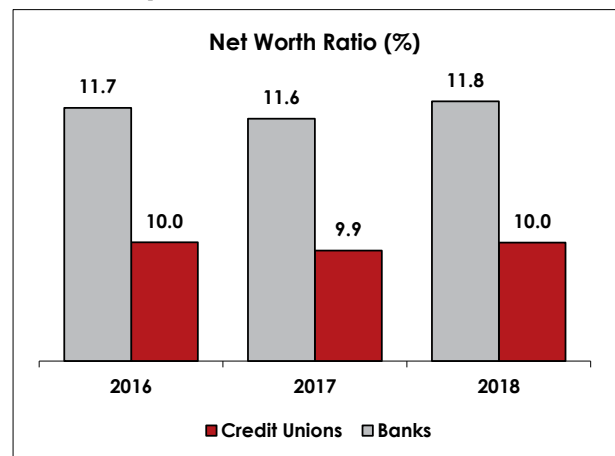
### Credit Risk Trends



### Earnings Trends



### Solvency Trends



# New Jersey Credit Union Profile

Year-End 2018

## New Jersey Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Affinity FCU	NJ	0	\$3,385,817,436	170,860	22	13.1%	14.7%	7.9%	8.1%	0.71%	0.18%	0.65%	116.7%	46.2%
Merck EFCU	NJ	0	\$1,900,048,135	25,090	5	-2.2%	-9.7%	-1.3%	12.2%	1.09%	0.02%	0.43%	9.0%	5.2%
Financial Resources FCU	NJ	0	\$473,941,658	23,920	13	2.6%	6.9%	0.7%	9.2%	2.06%	0.58%	0.24%	104.9%	22.8%
Proponent FCU	NJ	0	\$470,864,248	25,133	3	-5.6%	4.7%	-1.8%	12.1%	2.88%	1.03%	0.80%	91.3%	43.0%
McGraw Hill FCU	NJ	0	\$425,772,455	23,869	2	3.8%	3.4%	7.8%	10.4%	1.03%	0.28%	0.01%	97.3%	20.2%
Garden Savings FCU	NJ	0	\$382,832,345	28,285	5	7.5%	7.2%	-1.3%	8.4%	1.71%	1.24%	0.26%	74.3%	15.2%
South Jersey FCU	NJ	0	\$366,944,000	54,365	9	4.2%	24.9%	13.6%	9.3%	1.26%	1.00%	0.27%	84.1%	12.9%
Credit Union of New Jersey	NJ	0	\$343,971,352	38,540	6	-0.2%	-4.7%	-2.0%	6.7%	3.15%	1.99%	-0.09%	94.7%	13.9%
Picatinny FCU	NJ	0	\$340,989,864	17,929	5	2.0%	1.9%	1.9%	8.5%	0.70%	0.11%	0.34%	49.4%	18.3%
United Teletech Financial FCU	NJ	0	\$301,997,570	24,372	6	-5.6%	-9.8%	-0.8%	7.5%	5.73%	1.85%	-0.11%	88.5%	5.5%
First Atlantic FCU	NJ	0	\$269,143,296	22,239	4	8.5%	17.9%	12.5%	8.3%	0.71%	0.12%	0.52%	80.1%	20.1%
Atlantic FCU	NJ	0	\$221,851,638	18,360	3	0.3%	12.8%	2.3%	15.0%	2.66%	1.78%	-0.35%	88.4%	26.1%
North Jersey FCU	NJ	0	\$217,232,805	24,132	3	0.7%	-1.3%	2.7%	9.7%	2.74%	0.49%	0.01%	60.4%	24.1%
ABCO Federal Credit Union	NJ	0	\$191,313,073	34,028	8	-1.4%	-4.0%	-2.1%	8.8%	2.37%	0.64%	0.96%	65.1%	6.3%
Greater Alliance FCU	NJ	0	\$183,915,950	20,805	3	-2.0%	5.9%	4.7%	9.8%	2.36%	1.14%	0.49%	91.6%	22.5%
First Financial FCU	NJ	0	\$175,324,277	20,042	4	-7.7%	-8.4%	1.5%	5.2%	3.40%	2.04%	-1.27%	76.6%	16.0%
XCEL FCU	NJ	0	\$170,149,287	16,197	2	-3.1%	-11.6%	-20.2%	8.1%	2.52%	1.21%	-0.21%	78.8%	5.9%
Jersey Shore FCU	NJ	0	\$159,993,380	12,974	5	6.5%	12.3%	-6.6%	7.8%	0.50%	0.14%	0.53%	68.5%	18.3%
Aspire FCU	NJ	0	\$142,834,332	22,136	1	-9.6%	-12.8%	0.2%	5.6%	4.07%	4.22%	-2.29%	80.5%	10.6%
Campbell EFCU	NJ	0	\$138,253,530	11,276	7	-3.4%	11.7%	-1.3%	12.3%	0.96%	0.34%	0.43%	46.4%	5.4%
Princeton FCU	NJ	0	\$135,615,540	7,953	2	-1.4%	-0.9%	-0.3%	10.9%	0.30%	0.64%	0.12%	52.3%	16.5%
Riegel FCU	NJ	0	\$126,966,697	8,057	4	1.7%	5.1%	1.2%	11.4%	0.43%	0.07%	0.36%	31.0%	11.5%
Nova UA FCU	NJ	0	\$123,874,822	3,753	2	4.9%	13.9%	1.0%	13.9%	0.25%	0.01%	0.63%	59.9%	33.2%
Novartis FCU	NJ	0	\$119,754,550	5,000	2	-2.4%	-6.2%	-4.2%	11.5%	1.45%	0.09%	0.57%	32.2%	9.8%
Healthcare EFCU	NJ	0	\$112,331,488	17,899	2	1.0%	-0.8%	-2.9%	9.0%	1.85%	0.16%	0.79%	71.7%	5.7%
Pinnacle Federal Credit Union	NJ	0	\$107,367,648	11,296	2	-17.0%	-13.0%	-23.8%	7.4%	2.89%	-0.11%	0.19%	83.1%	19.3%
County Educators FCU	NJ	0	\$101,309,799	10,588	2	0.6%	31.3%	-2.4%	9.5%	0.23%	0.19%	-0.06%	27.4%	2.4%
B-M S FCU	NJ	0	\$100,057,557	4,608	3	-2.5%	-10.5%	-4.0%	16.0%	0.06%	0.12%	0.42%	15.7%	6.4%
Advanced Financial FCU	NJ	0	\$93,926,070	8,359	5	-0.7%	5.3%	0.2%	11.2%	5.25%	0.28%	1.10%	56.6%	28.6%
Deepwater Industries FCU	NJ	0	\$92,749,511	9,112	3	-0.4%	1.7%	2.4%	7.3%	1.20%	0.42%	-0.24%	51.2%	14.9%
Liberty Savings FCU	NJ	0	\$88,801,400	21,769	3	-1.6%	-5.2%	-1.2%	13.0%	2.72%	2.28%	1.08%	60.1%	4.0%
Raritan Bay FCU	NJ	0	\$85,844,166	11,478	2	2.2%	19.9%	3.9%	7.6%	1.80%	0.39%	0.41%	65.3%	1.4%
Rutgers FCU	NJ	0	\$82,336,078	9,184	4	-6.4%	-7.6%	-2.2%	7.6%	4.05%	0.51%	0.00%	50.7%	17.8%
Union Building Trades FCU	NJ	0	\$81,427,614	40,221	2	4.1%	-4.5%	16.3%	12.9%	3.40%	1.00%	0.45%	60.8%	11.6%
IRCO Community FCU	NJ	0	\$75,960,269	8,665	2	1.1%	1.7%	0.1%	9.6%	0.98%	0.37%	0.31%	56.5%	15.7%
Seaport FCU	NJ	0	\$74,417,977	5,060	3	3.9%	3.1%	-0.8%	15.1%	0.85%	0.40%	0.81%	56.3%	11.0%
Central Jersey FCU	NJ	0	\$73,823,534	7,405	1	-1.7%	-0.9%	-4.9%	7.1%	6.32%	0.85%	0.49%	54.0%	4.8%
Motion FCU	NJ	0	\$66,653,443	7,123	6	-1.2%	-15.9%	-3.5%	6.5%	1.14%	0.71%	0.18%	66.6%	21.9%
Fort Billings FCU	NJ	0	\$59,550,821	3,751	1	0.5%	-2.2%	-1.6%	10.7%	0.13%	0.23%	0.14%	41.7%	11.7%
Bay Atlantic FCU	NJ	0	\$59,101,984	8,509	2	6.6%	0.6%	3.9%	8.0%	1.02%	0.80%	0.54%	54.3%	5.4%
Members 1st of NJ FCU	NJ	0	\$58,391,931	8,489	3	5.0%	6.0%	5.6%	7.6%	0.79%	0.43%	0.16%	65.4%	2.8%
Atlantic City Electric Company EFCU	NJ	0	\$58,126,704	4,551	2	-1.7%	5.0%	-0.9%	12.7%	3.84%	0.48%	0.28%	23.4%	0.0%
Hoboken School EFCU	NJ	0	\$54,599,553	1,949	1	5.6%	-0.4%	1.0%	25.6%	1.80%	0.15%	0.59%	58.8%	36.1%
Unilever FCU	NJ	0	\$47,590,270	1,482	1	-3.1%	5.6%	-3.4%	7.5%	0.00%	0.12%	0.25%	104.2%	73.2%
New Jersey Law and Public Safety CU	NJ	0	\$46,892,848	8,822	2	-2.7%	-1.4%	-2.7%	15.8%	0.20%	0.53%	0.95%	72.4%	1.0%
H & E Telephone FCU	NJ	0	\$43,769,319	3,306	1	-2.3%	3.6%	-2.1%	13.5%	0.87%	0.34%	0.43%	64.0%	18.1%
VAH Lyons EFCU	NJ	0	\$42,415,750	1,654	1	-9.1%	-3.1%	-5.1%	11.6%	0.30%	0.46%	0.39%	21.6%	0.0%
United Poles FCU	NJ	0	\$40,828,254	1,922	2	3.9%	-3.3%	-5.1%	9.4%	3.56%	0.29%	0.83%	77.3%	23.9%
Postal ECU	NJ	0	\$38,790,026	2,317	1	-4.5%	-19.6%	-1.7%	15.1%	1.23%	0.56%	0.01%	38.0%	0.0%
Community Financial Services FCU	NJ	0	\$35,808,277	3,457	2	-2.5%	-9.3%	2.1%	15.4%	1.56%	2.23%	-0.78%	57.2%	9.9%
Public Service FCU	NJ	0	\$35,733,531	3,579	1	-3.4%	13.7%	2.8%	12.1%	0.33%	0.15%	0.65%	49.7%	8.4%
Bridgeton Onized FCU	NJ	0	\$35,027,032	7,180	2	-6.9%	-22.6%	-12.6%	7.2%	2.17%	0.52%	2.41%	61.7%	0.3%
Baker Federal Credit Union	NJ	0	\$34,486,124	4,799	2	-10.9%	-19.0%	-0.5%	6.4%	0.96%	1.58%	-1.08%	83.0%	0.0%
Southern Middlesex Co Teachers FCU	NJ	0	\$33,855,592	3,354	1	-1.1%	-1.8%	-0.1%	10.4%	0.13%	0.05%	0.48%	32.5%	10.9%
Garden State FCU	NJ	0	\$31,930,976	3,903	2	0.7%	9.4%	-2.9%	9.8%	2.00%	0.56%	0.19%	72.5%	28.7%
Mercer Co NJ Teachers FCU	NJ	0	\$31,111,938	3,879	1	2.2%	4.8%	-1.8%	7.8%	0.13%	0.07%	0.99%	30.5%	0.0%
Central Jersey Police & Fire FCU	NJ	0	\$30,626,789	2,138	1	0.1%	1.7%	4.5%	14.5%	1.28%	0.21%	0.62%	59.8%	19.7%

# New Jersey Credit Union Profile

Year-End 2018

## New Jersey Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets
Lakehurst Naval FCU	NJ	0	\$30,488,598	2,204	1	8.2%	9.7%	-1.8%	10.9%	2.27%	0.23%	1.06%	45.7%	12.3%
First Point FCU	NJ	0	\$28,738,021	2,670	4	-0.2%	-5.9%	2.2%	8.9%	1.62%	0.29%	-0.23%	36.2%	0.0%
Manville Area FCU	NJ	0	\$28,046,414	2,026	1	-0.3%	-0.1%	-0.6%	10.8%	0.00%	0.40%	0.26%	71.3%	20.1%
NJ Gateway FCU	NJ	0	\$26,539,721	2,677	1	-1.5%	-8.8%	-1.8%	11.3%	1.44%	0.36%	0.12%	26.0%	5.3%
Monmouth County Postal ECU	NJ	0	\$26,373,338	1,285	1	-0.1%	-1.0%	-2.2%	18.0%	3.48%	0.10%	0.00%	22.1%	0.0%
Newark Board of Education CU	NJ	0	\$25,508,397	3,799	1	-6.3%	-25.3%	-6.5%	14.1%	24.34%	1.60%	-2.30%	31.6%	6.9%
L'Oreal USA FCU	NJ	0	\$24,571,188	3,373	2	-8.2%	-3.9%	-8.0%	22.9%	2.09%	0.26%	0.92%	65.0%	24.4%
Thunderbolt Area FCU	NJ	0	\$23,740,490	3,006	1	6.5%	7.3%	3.5%	9.0%	1.84%	1.19%	0.71%	35.8%	5.2%
Atlantic Health Employees FCU	NJ	0	\$23,484,788	4,514	2	5.4%	3.8%	2.0%	11.4%	2.46%	0.54%	1.07%	44.3%	0.0%
Hamilton Horizons FCU	NJ	0	\$22,835,179	3,236	1	-6.8%	-3.7%	-5.9%	7.0%	3.25%	0.69%	-0.37%	77.3%	2.7%
Harrison Police and Firemens FCU	NJ	0	\$20,675,085	1,354	1	0.2%	12.0%	-1.4%	11.3%	2.44%	0.03%	1.07%	49.7%	0.0%
Jersey Central FCU	NJ	0	\$18,821,740	3,424	1	1.2%	0.0%	4.5%	21.3%	0.86%	1.11%	0.45%	78.0%	0.0%
Public Service Plaza FCU	NJ	0	\$18,666,930	1,202	1	-7.2%	4.4%	-0.9%	12.8%	0.95%	0.00%	0.15%	15.0%	2.6%
Research 1166 FCU	NJ	0	\$17,333,511	1,231	1	2.5%	-11.8%	-17.9%	9.2%	0.17%	0.04%	0.40%	40.0%	5.3%
Newark Firemen FCU	NJ	0	\$17,039,108	4,278	1	0.0%	3.0%	5.1%	11.4%	7.16%	1.13%	-0.88%	63.4%	0.0%
Mid-State Federal Credit Union	NJ	0	\$16,768,075	1,452	2	-1.0%	-11.5%	0.6%	10.4%	0.24%	1.94%	-1.33%	60.8%	9.9%
Division 819 Transit ECU	NJ	0	\$16,596,663	1,761	1	-11.2%	1.7%	-2.8%	14.5%	2.48%	0.51%	1.01%	37.6%	0.0%
East Orange VAH FCU	NJ	0	\$16,268,945	1,877	2	-2.9%	14.1%	1.8%	11.7%	1.93%	1.37%	0.46%	48.2%	0.0%
Energy People FCU	NJ	0	\$16,182,803	1,368	1	0.0%	4.9%	0.4%	19.4%	0.00%	0.05%	0.15%	107.8%	32.2%
New Brunswick Postal FCU	NJ	0	\$16,165,141	2,881	2	37.9%	19.3%	76.0%	11.4%	1.27%	0.84%	2.98%	54.4%	17.9%
N.J.T. Employees FCU	NJ	1	\$15,946,673	1,205	1	10.8%	17.0%	21.6%	9.4%	0.77%	0.21%	0.97%	26.0%	0.0%
Entertainment Industries FCU	NJ	0	\$14,918,196	1,987	1	0.6%	0.0%	-4.7%	8.4%	12.80%	0.23%	0.05%	92.9%	30.1%
Federal Emp Newark FCU	NJ	0	\$14,424,761	2,195	0	0.2%	9.1%	0.8%	19.2%	0.19%	0.07%	0.40%	91.4%	0.0%
Bard EFCU	NJ	0	\$13,617,792	1,364	2	-25.6%	-4.9%	-10.1%	9.8%	0.55%	1.90%	-0.36%	43.5%	20.0%
Essex County Teachers FCU	NJ	0	\$13,507,382	2,614	1	1.5%	10.4%	-1.4%	7.1%	4.43%	1.20%	-0.03%	68.2%	6.5%
Dow Jones EFCU	NJ	0	\$12,994,231	1,035	1	-2.0%	2.9%	-5.8%	12.2%	0.10%	-0.03%	0.21%	48.7%	16.6%
Teaneck Federal Credit Union	NJ	0	\$12,803,688	1,012	1	3.0%	0.8%	-1.7%	15.0%	0.91%	0.08%	0.43%	19.3%	5.6%
Fairleigh Dickinson University FCU	NJ	0	\$12,115,611	1,800	1	-0.8%	-0.4%	-1.3%	10.8%	1.78%	0.57%	-0.30%	73.3%	3.5%
Jersey City Firemen FCU	NJ	0	\$12,005,287	1,267	1	-0.2%	5.3%	-0.2%	41.7%	4.55%	-0.03%	1.08%	45.2%	0.0%
Goya Foods FCU	NJ	0	\$11,985,084	789	3	3.1%	10.7%	-5.7%	14.9%	1.12%	0.00%	0.84%	12.2%	0.0%
Path FCU	NJ	0	\$11,818,284	1,274	0	0.3%	9.5%	1.6%	37.1%	4.95%	1.48%	0.40%	102.1%	0.8%
PSE FCU	NJ	0	\$11,468,985	1,293	1	-4.4%	9.1%	0.4%	13.3%	2.80%	-0.13%	1.00%	57.3%	0.0%
Bergen Division FCU	NJ	0	\$11,083,597	1,504	0	3.0%	-4.8%	-0.3%	16.5%	1.80%	2.16%	0.51%	49.6%	0.0%
Peoples Transport FCU	NJ	0	\$11,082,557	1,344	1	-0.6%	7.6%	2.4%	11.1%	1.74%	0.70%	0.44%	60.9%	0.0%
NJ Latvian FCU	NJ	0	\$10,067,882	220	1	-4.7%	90.2%	-0.9%	13.4%	4.74%	0.00%	0.30%	5.2%	3.2%
Local 1233 FCU	NJ	0	\$10,004,226	744	1	4.4%	0.5%	2.6%	19.3%	0.14%	0.11%	0.74%	56.2%	0.0%
Wakefern FCU	NJ	0	\$10,000,729	1,376	1	3.5%	4.4%	1.3%	20.7%	0.06%	0.35%	0.61%	18.1%	0.8%
P.S.E. and G. Nuclear EFCU	NJ	0	\$9,907,236	1,306	1	6.1%	12.0%	-3.6%	8.8%	0.52%	0.13%	0.70%	50.2%	0.0%
Erie Lackawanna RR Co EFCU	NJ	0	\$9,862,734	1,541	1	8.3%	-11.8%	5.5%	24.6%	1.63%	0.44%	1.45%	52.0%	0.0%
South Jersey Gas EFCU	NJ	0	\$9,726,993	929	1	-4.3%	25.4%	0.3%	25.2%	0.40%	0.45%	0.82%	42.7%	0.0%
Hoboken NJ Police FCU	NJ	0	\$9,531,478	800	2	-3.5%	-6.1%	-0.7%	22.8%	0.93%	-0.11%	0.28%	88.4%	0.0%
Middlesex County NJ EFCU	NJ	0	\$9,478,479	1,747	1	5.2%	-3.8%	6.5%	16.9%	2.50%	0.47%	-0.35%	26.8%	0.0%
Linden NJ Police and Firemen FCU	NJ	0	\$9,371,932	1,362	1	-8.5%	-3.7%	-1.4%	18.0%	3.91%	-0.07%	0.80%	15.6%	0.0%
Jersey City Police FCU	NJ	0	\$9,163,345	1,289	1	-2.4%	-4.3%	-2.7%	16.3%	0.31%	0.13%	1.05%	25.0%	0.0%
Kearny Municipal EFCU	NJ	0	\$9,031,033	763	2	-1.9%	5.5%	-5.0%	16.6%	5.14%	0.27%	0.08%	17.7%	0.0%
East Orange Firemens FCU	NJ	0	\$8,619,093	619	1	-2.0%	11.5%	9.0%	21.4%	3.70%	1.17%	-0.03%	79.1%	0.0%
Elizabeth NJ Firemens FCU	NJ	0	\$8,613,676	1,314	0	-8.3%	12.2%	-3.3%	9.1%	2.18%	0.26%	0.62%	36.6%	0.7%
Public Service HC EFCU	NJ	0	\$8,541,086	960	0	0.3%	-16.8%	-4.9%	28.9%	6.91%	1.05%	0.17%	28.5%	0.5%
New Jersey Community FCU	NJ	0	\$8,347,413	1,272	1	-7.6%	-14.2%	-6.9%	8.2%	0.38%	0.26%	0.68%	59.0%	23.4%
Union County EFCU	NJ	0	\$7,907,975	1,673	1	-3.8%	-8.6%	-4.1%	15.1%	2.66%	1.62%	0.15%	40.5%	0.0%
Fort Dix FCU	NJ	0	\$7,893,538	1,193	1	-15.1%	-38.6%	-16.7%	13.4%	4.77%	2.42%	-0.34%	31.5%	0.0%
Rutherford Postal District EFCU	NJ	0	\$7,743,471	390	0	-0.9%	-22.0%	-5.3%	7.6%	0.00%	0.09%	0.00%	3.2%	0.0%
Saker Shop Rite FCU	NJ	0	\$7,663,759	1,949	1	6.6%	-9.9%	-53.4%	23.9%	4.85%	1.30%	1.98%	27.5%	0.0%
I.L.A. Local 1235 FCU	NJ	0	\$7,618,256	645	1	3.2%	-3.9%	3.7%	16.0%	0.03%	0.29%	-1.09%	61.7%	0.0%
Global 1 FCU	NJ	0	\$7,428,192	1,295	2	-0.7%	1.6%	5.6%	5.8%	3.03%	1.52%	-1.83%	54.2%	18.7%
Passaic Police FCU	NJ	0	\$7,324,681	620	1	12.8%	-7.9%	0.3%	12.7%	1.80%	0.68%	0.30%	26.1%	0.0%
West Orange Municipal FCU	NJ	0	\$7,312,647	1,279	1	4.7%	17.1%	5.3%	7.8%	2.36%	0.23%	0.25%	70.0%	1.6%



# New Jersey Credit Union Profile

Year-End 2018

## New Jersey Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mfgs. Assets			
West Hudson Teachers FCU	NJ	0	\$6,889,775	1,041	1	-2.6%	-4.0%	-1.0%	10.1%	3.19%	0.34%	-0.06%	20.1%	0.0%			
Bloomfield Fire and Police FCU	NJ	0	\$6,732,758	1,274	0	5.6%	13.8%	1.5%	16.8%	2.16%	0.15%	0.53%	90.1%	0.0%			
Essex County New Jersey EFCU	NJ	0	\$6,643,615	2,012	1	3.2%	3.2%	-3.1%	11.5%	0.37%	0.16%	0.03%	46.2%	0.0%			
HMC NJ FCU	NJ	0	\$6,534,675	997	1	5.9%	6.6%	1.1%	12.4%	0.06%	0.32%	0.61%	35.2%	0.0%			
Newark Police FCU	NJ	0	\$6,431,659	1,573	1	2.9%	-9.0%	0.4%	23.6%	5.32%	0.63%	1.25%	55.7%	0.0%			
OCNAC No 1 FCU	NJ	0	\$6,396,667	2,488	1	1.4%	-2.3%	0.1%	11.7%	5.79%	2.08%	0.00%	41.3%	0.0%			
Health Care of New Jersey FCU	NJ	0	\$6,252,116	1,935	2	-0.9%	6.9%	-1.2%	13.8%	0.23%	1.03%	0.24%	55.2%	0.0%			
Bayonne City EFCU	NJ	0	\$5,218,118	780	0	-2.0%	-15.5%	-1.9%	24.7%	0.43%	0.00%	0.16%	36.4%	0.0%			
Metrex FCU	NJ	0	\$5,164,176	653	1	-0.5%	5.9%	-3.1%	21.1%	0.00%	0.64%	1.06%	99.6%	0.0%			
Parlin Dupont EFCU	NJ	0	\$5,022,861	649	1	-3.9%	10.1%	3.3%	8.6%	1.59%	0.54%	0.18%	52.6%	0.0%			
Paterson Police FCU	NJ	0	\$5,002,867	701	1	-6.0%	-7.3%	-1.5%	17.6%	0.49%	0.58%	0.35%	29.9%	0.0%			
GAF Linden EFCU	NJ	0	\$4,936,419	599	2	6.9%	11.5%	-0.7%	12.0%	0.10%	0.18%	0.64%	35.3%	3.6%			
Bayonne Hospital EFCU	NJ	0	\$4,501,860	637	1	-5.9%	7.0%	-6.0%	16.7%	2.97%	1.16%	-0.16%	28.2%	0.0%			
Bayonne School EFCU	NJ	0	\$4,425,616	640	1	1.7%	-6.1%	0.0%	9.2%	0.54%	0.03%	0.08%	16.3%	0.0%			
Trenton NJ Firemen FCU	NJ	0	\$3,722,626	900	1	-7.8%	10.3%	-3.7%	17.9%	1.40%	0.16%	0.21%	36.1%	0.0%			
1st Bergen FCU	NJ	0	\$3,704,937	2,753	1	24.7%	15.4%	17.5%	7.4%	9.53%	0.86%	0.52%	74.4%	0.0%			
United Investors FCU	NJ	0	\$3,655,989	469	1	-1.8%	1.8%	-7.5%	7.8%	0.70%	0.19%	-1.39%	40.3%	0.0%			
Public Service ED Trenton FCU	NJ	0	\$3,651,083	384	1	-4.8%	12.4%	-1.0%	33.5%	1.68%	-0.02%	0.29%	22.6%	0.0%			
Unity FCU	NJ	0	\$3,425,494	826	2	9.5%	-8.6%	-1.7%	18.8%	0.00%	0.18%	0.60%	57.9%	0.0%			
New Community FCU	NJ	0	\$3,290,095	3,567	1	2.9%	-22.5%	2.1%	13.1%	2.97%	0.00%	0.11%	53.0%	38.9%			
Newark Post Office ECU	NJ	0	\$3,129,341	1,234	1	-3.0%	-5.3%	0.1%	31.7%	2.35%	3.65%	-1.13%	70.4%	0.0%			
Clifton NJ Postal EFCU	NJ	0	\$2,947,935	366	1	-1.8%	-0.2%	-1.9%	38.1%	0.58%	0.02%	0.26%	40.6%	0.0%			
Plainfield Police and Firemen FCU	NJ	0	\$2,860,226	515	1	-18.3%	-13.7%	-1.2%	8.0%	16.07%	-1.98%	0.25%	38.9%	0.0%			
Nestle -Freehold- EFCU	NJ	0	\$2,519,024	257	1	-3.9%	-1.3%	-6.9%	22.9%	0.30%	0.00%	0.85%	63.3%	0.0%			
Trenton Teachers FCU	NJ	0	\$2,439,379	488	0	-3.9%	-20.2%	-8.1%	9.5%	1.92%	2.59%	-1.24%	15.7%	0.0%			
Elizabeth Police Dept EFCU	NJ	0	\$2,322,593	401	1	-7.6%	35.2%	-0.2%	40.5%	1.42%	-0.53%	0.11%	85.1%	0.0%			
Atlantic City Police FCU	NJ	0	\$2,304,614	310	1	1.4%	-33.6%	-4.0%	11.6%	1.70%	0.07%	-0.34%	9.5%	0.0%			
Atlantic County NJ EFCU	NJ	0	\$2,300,917	573	1	-2.5%	5.1%	-3.0%	26.3%	0.00%	0.29%	0.12%	18.5%	0.0%			
Criers FCU	NJ	0	\$2,039,957	203	1	9.8%	19.8%	-1.0%	17.8%	0.00%	0.00%	0.37%	17.5%	0.0%			
Piscataway Township EFCU	NJ	0	\$1,840,307	315	0	1.8%	-8.0%	-10.8%	14.0%	0.76%	0.00%	0.56%	41.3%	0.0%			
M & C Menlo Park FCU	NJ	0	\$1,771,144	278	1	1.9%	10.8%	-3.8%	7.8%	4.94%	1.43%	-1.03%	46.9%	0.0%			
Ocean County EFCU	NJ	0	\$1,401,724	507	1	-3.3%	-9.9%	-2.7%	14.4%	0.00%	0.62%	1.08%	34.6%	0.0%			
St Andrew KIM FCU	NJ	0	\$1,311,069	400	1	-30.4%	-34.9%	-23.1%	20.0%	1.62%	0.70%	-0.38%	40.9%	0.0%			
Plainfield CU	NJ	0	\$1,309,497	177	1	0.9%	-1.9%	-4.3%	19.9%	3.66%	1.57%	0.64%	22.5%	0.0%			
Terminals FCU	NJ	0	\$942,017	102	1	5.5%	14.7%	-2.9%	29.3%	6.21%	0.00%	0.52%	111.3%	0.0%			
Defense Logistics FCU	NJ	0	\$824,862	283	1	2.0%	-2.6%	-4.4%	7.0%	4.50%	0.00%	-0.42%	61.5%	0.0%			
Camden Police FCU	NJ	0	\$669,655	196	1	-0.4%	35.7%	39.0%	8.2%	0.00%	-0.81%	0.01%	69.3%	0.0%			
Queens Cluster FCU	NJ	0	\$534,341	258	4	19.8%	50.7%	124.3%	8.2%	2.36%	0.00%	0.10%	60.7%	0.0%			
Israel Memorial AME FCU	NJ	0	\$383,410	178	0	0.5%	101.3%	4.1%	41.5%	2.95%	-0.12%	1.46%	78.1%	0.0%			
Camden Firemens CU	NJ	0	\$381,300	145	1	11.8%	23.6%	2.8%	11.9%	0.01%	0.15%	0.77%	96.0%	0.0%			
Mercer County Imprvmt Athrty EFCU	NJ	0	\$368,653	193	1	-3.3%	13.2%	3.8%	25.7%	1.06%	1.86%	0.43%	98.8%	0.0%			
Messiah Baptist Church FCU	NJ	0	\$224,154	171	0	9.2%	-20.2%	1.2%	12.5%	14.22%	0.00%	0.87%	18.8%	0.0%			
Heard AME FCU	NJ	0	\$201,981	223	1	-2.7%	32.1%	2.8%	12.2%	8.13%	0.00%	0.65%	41.3%	0.0%			
Salem Baptist FCU	NJ	0	\$141,895	87	1	-2.9%	-59.5%	-36.0%	21.4%	0.00%	0.00%	-0.79%	5.5%	0.0%			
Bay Ridge Lodge No 632 FCU	NJ	0	\$89,729	35	0	1.9%	-9.6%	0.0%	53.1%	0.00%	0.00%	0.52%	61.1%	0.0%			
<b>Medians</b>			<b>\$14,424,761</b>	<b>1,747</b>	<b>1</b>	<b>-0.3%</b>	<b>0.8%</b>	<b>-1.0%</b>	<b>11.9%</b>	<b>1.62%</b>	<b>0.32%</b>	<b>0.34%</b>	<b>53.0%</b>	<b>0.3%</b>			
<b>By Asset Size</b>			<b>Number of Insts.</b>														
\$5 million and less			34	341	1	-1.0%	1.0%	1.1%	17.8%	3.09%	0.34%	0.05%	41.5%	2.1%			
\$5 to \$10 million			31	1,272	1	-0.6%	-1.0%	-6.6%	16.0%	1.97%	0.49%	0.34%	44.2%	1.5%			
\$10 to \$20 million			26	1,366	1	-0.4%	3.4%	2.9%	15.0%	2.62%	0.55%	0.38%	52.9%	6.3%			
\$20 to \$50 million			25	3,236	1	-2.2%	-3.2%	-2.7%	11.6%	1.75%	0.46%	0.36%	55.0%	12.2%			
\$50 to \$100 million			15	8,489	2	0.6%	-0.1%	3.9%	10.6%	2.41%	0.51%	0.43%	55.3%	12.6%			
\$100 to \$250 million			17	12,974	3	-2.1%	-0.5%	-3.2%	10.0%	2.17%	0.85%	0.03%	64.0%	15.0%			
\$250 million+			11	25,090	5	4.8%	9.3%	5.0%	9.3%	1.40%	0.42%	0.45%	79.0%	27.1%			

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.